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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/788,302
	Filing Date	February 15, 2001
	First Named Inventor	Sheldon et al.
	Art Unit	3622
	Examiner Name	Daniel Lastra
Total Number of Pages in This Submission	Attorney Docket Number	TI11-001

ENCLOSURES (Check all that apply)		
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Printed name	Mark W. Hendricksen	
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No. 09/788,302
 Filing Date February 15, 2001
 Inventor Sheldon et al.
 Assignee..... Timely Rewards, Inc.
 Group Art Unit..... 3622
 Examiner Daniel Lastra
 Attorney's Docket No. TI11-001
 Customer No. 021567
 Title: Integrated Frequency and Award Redemption Program for Installment
 Based Receivables Behavior Modification and Customer Loyalty
 Management

To: Commissioner for Patents
 PO Box 1450
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From: Mark Hendricksen (Tel. 509-624-4276; Fax 509-838-3424)
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STATEMENT OF THE SUBSTANCE OF THE INTERVIEW

Responsive to the telephone interviews dated February 7, 2005, and
 February 14, 2005, Applicant remarks as follows:

REMARKS

Telephone interviews were conducted between the undersigned and
 Examiner Lastra on February 7th and 14th, according to the record of the
 undersigned. It was the Examiner's initial stated position that he would
 reject the application as claimed based on Shkedy and Early Payment, and
 on further consideration, based on Storey.

The Examiner suggested that if the claims were more directed to the
 more detailed method, it may overcome the art. Based on the interview and

the Applicant's understanding of the Examiner's position, the Applicant amended the claims to include additional limitations.

The Applicant submits that the claims as amended overcome the art and satisfy the Examiner's concerns, and place the application in a position for allowance.

Applicant therefore submits Claims 1-6 and 8 are in a position to proceed to allowance.

Respectfully submitted,

Dated: 3-14-05

By: 
Mark W. Hendricksen
Reg. No. 32,356